

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Vue Hill-Melement
 Debtor

Case No. 15-14038-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 1
 Total Noticed: 14

Date Rcvd: Oct 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2018.

db	+Vue Hill-Melement, 636 Upland Street, Pottstown, PA 19464-5183
13541777	+Citizens Bank, 1 Citizens Drive, Riverside, RI 02915-3000
13564519	+Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
13579865	+Firsttrust Bank, Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
13560406	+Law Office of Stephen Ross, P.C., 152 E. High Street, Suite 100, Pottstown, PA 19464-5480
13613910	+Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: megan.harper@phila.gov Oct 27 2018 02:58:28 City of Philadelphia, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 27 2018 02:57:14 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 27 2018 02:58:12 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13570354	EDI: HNDA.COM Oct 27 2018 06:33:00 American Honda Finance Corporation, P.O. Box 168088, Irving, TX 75016-8088, (866) 716-6441
13541775	+E-mail/Text: bankruptcy@bbandt.com Oct 27 2018 02:59:06 Bb&t Home Improvement, 8007 Corporate Dr Ste D, Baltimore, MD 21236-4905
13620111	+E-mail/Text: bncmail@w-legal.com Oct 27 2018 02:57:58 COMENITY CAPITAL BANK, C/O WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13576418	+EDI: MID8.COM Oct 27 2018 06:33:00 Midland Credit Management, Inc as agent for, Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
13614973	EDI: PRA.COM Oct 27 2018 06:33:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2018 at the address(es) listed below:

DENISE ELIZABETH CARLON	on behalf of Creditor	Firsttrust Bank bkgroup@kmlawgroup.com
JOSEPH L QUINN	on behalf of Debtor	Vue Hill-Melement CourtNotices@sjr-law.com
JOSHUA ISAAC GOLDMAN	on behalf of Creditor	Firsttrust Bank bkgroup@kmlawgroup.com,
		bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor	Firsttrust Bank bkgroup@kmlawgroup.com
THOMAS I. PULEO	on behalf of Creditor	Firsttrust Bank tpuleo@kmlawgroup.com,
		bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov	
WILLIAM C. MILLER, Esq.	on behalf of Trustee	WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,
		philaecf@gmail.com
WILLIAM C. MILLER, Esq.		ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 8

Information to identify the case:					
Debtor 1	Vue Hill-Melement			Social Security number or ITIN	xxx-xx-4506
	First Name	Middle Name	Last Name	EIN	__-____
Debtor 2				Social Security number or ITIN	____
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania					
Case number: 15-14038-elf					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Vue Hill-Melement
aka Vue Melement, aka Vue Hill, aka Vickey Melement,
aka Vickey Hill, fka Vue Yang

10/25/18

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.